(b) whether any private sector banks or foreign banks in Kerala disbursed such loans, if so; the details thereof;

(c) whether it is a fact that the private sector banks are reluctant to disburse the educational loans and if so, the details of such banks; and

(d) whether Government would consider to insist on them to disburse loans to needy students?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) to (d) The information is being collected and will be placed on the Table of the House.

Scrapping of small saving schemes

1446. SHRI RAJKUMAR DHOOT: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that Government propose to scrap some of the small saving schemes under operation by the Post Offices from December, 2005;

(b) if so, the details thereof and the reasons therefor;

(c) whether Government propose to offer alternative schemes to encourage savings; and

(d) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) No, Sir.

(b) to (d) Do not arise.

Transfer policy of banks

†1447. DR. CHHATTRAPAL SINGH LODHA: Will the Minister of FINANCE be pleased to state:

(a) the transfer policy being followed by the public sector banks;

(b) whether Government are aware that work is affected due to shortfall of employees in the public sector banks;

†Original notice of the question was received in Hindi.

(c) if so, by when the appointment of officers/employees would be made as per norms in the branches of the Punjab National Bank and other Banks in Bulandshahr district of Uttar Pradesh; and

(d) the reasons for not appointing employees as per norms in the branches of banks situated in the rural areas?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) In public sector banks, officers have all India transfer liability. Transfers of award staff is governed under various Awards/Bipartite settlement and understandings with the majority workmen unions. Under the VIII Bipartite settlement, a workman in the non-subordinate cadre is liable to be deployed anywhere within a 'District', irrespective of the distance involved. In cases necessitating deployment outside the district, the workman may be deployed to any branch/office of the Bank situated outside the District upto a distance not exceeding 100 km. from his present place of posting.

(b) Indian Banks' Association has reported that there are no reports of customer service being affected due to employee shortage in the branches of public sector banks.

(c) and (d) Do not arise.

Operation of foreign banks/insurance companies

†1448. DR. CHHATTRAPAL SINGH LODHA: Will the Minister of FINANCE be pleased to state:

(a) the names of the foriegn banks/insurance companies which have been granted permission by Government to do business in the country;

(b) the guidelines issued to the foreign banks/ insurance companies by Government and the conditions on which licences have been issued in this regard;

(c) what steps are being taken by the foreign banks/insurance companies for common man and the people living below poverty line in the country; and

†Original notice of the question was received in Hindi.